

**Information to identify the case:**

Debtor 1 **Jerron Allen Jenkins Sr.**

Social Security number or ITIN **xxx-xx-9037**

First Name Middle Name Last Name

EIN ---\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN ---\_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **15-74091-SCS**

12/15

## Discharge of Debtor

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jerron Allen Jenkins Sr.

March 7, 2016

**For the court:**

William C. Redden  
Clerk

## Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Jerron Allen Jenkins, Sr.  
DebtorCase No. 15-74091-SCS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-8

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 15

Date Rcvd: Mar 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2016.

db  
 13154175 Jerron Allen Jenkins, Sr., 16259 Seaside Road, Eastville, VA 23347  
 13154176 +City of Alexandria, P.O. Box 1423, Alexandria, VA 22313-1423  
 13154176 +Eastern Shore Community Servic, P.O. Box 453, Nassawadox, VA 23413-0453  
 13154177 +Eastern Shore Rural Health, P.O. Box 632, Cheriton, VA 23316-0632  
 13154178 +Elliott Automotive Supply, PO Box 1009, Eastville, VA 23347-1009  
 13154180 +Navy Federal CR UN, PO Box 3700, Merrifield, VA 22119-3700  
 13154181 +Professional Account Managemen, Collection Services Division, P.O. Box 391,  
 Milwaukee, WI 53201-0391  
 13154182 +Quicken Loans, CT CORPORATION SYSTEM, 4701 COX RD STE 301, Glen Allen, VA 23060-6802  
 13154184 +Riverside Medical Group, PO BOX 14000, ATTN 13076N, Belfast, ME 04915-4033  
 13154183 +Riverside Medical Group, 856 J Clyde Morris Blvd, Suite A, Newport News, VA 23601-1318  
 13154185 +Riverside Shore Memorial, P.O. Box 6008, Newport News, VA 23606-0008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13154174 +Fax: 864-336-7400 Mar 09 2016 03:17:15 Advance America, 4078 Lankford Highway,  
 Exmore, VA 23350-2641  
 13154179 +E-mail/Text: ebnsterling@weltman.com Mar 09 2016 04:09:18 Kay Jewelers, 375 Ghent Rd,  
 Akron, OH 44333-4600  
 13154186 +EDI: VACU.COM Mar 08 2016 22:58:00 Virginia Credit Union, 7500 Boulders View Drive,  
 Richmond, VA 23225-4066  
 13154187 +EDI: VACU.COM Mar 08 2016 22:58:00 Virginia Credit Union \*, 7500 Boulders View Drive,  
 PO Box 90010, Richmond, VA 23225-9010

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2016 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlaw.com, va05@ecfcbis.com  
 Pamela F. Trachtman-Allen on behalf of Debtor Jerron Allen Jenkins, Sr. pallen@mernalaw.com,  
 bthomas@mernalaw.com;htate@mernalaw.com;cwhite-cummings@mernalaw.com;mernalawcourts@gmail.com  
 TOTAL: 2